

Exhibit 6



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- (54) **EXCHANGE OF NON-NEGOTIABLE CREDITS OF AN ENTITY'S REWARDS PROGRAM FOR ENTITY INDEPENDENT FUNDS**

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(56)

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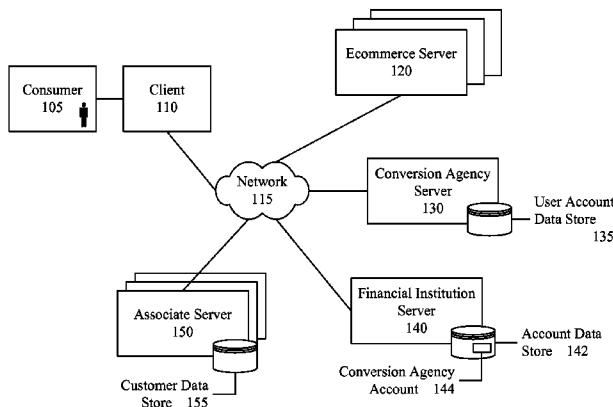
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(57) **ABSTRACT**

In one embodiment, a rewards program for credit cards (e.g., payment artifacts) can be established. Non-negotiable credits are accrued in response to one of the payment artifacts being used for purchases of goods or services with vendors. Restrictions on use prevent the non-negotiable credits from being directly applied for a purchase of at least one goods or services of a commerce partner, which is an independent entity from the entity. A quantity of the non-negotiable credits are subtracted in response to the purchase of the goods or services that cost a quantity of entity independent funds, which result from a conversion of the subtracted quantity of non-negotiable credits into the entity independent funds in accordance with a credit to fund conversion ratio. The entity provides compensation for the subtracted quantity of the non-negotiable credits. The commerce partner receives at least a portion of the compensation.

46 Claims, 3 Drawing Sheets

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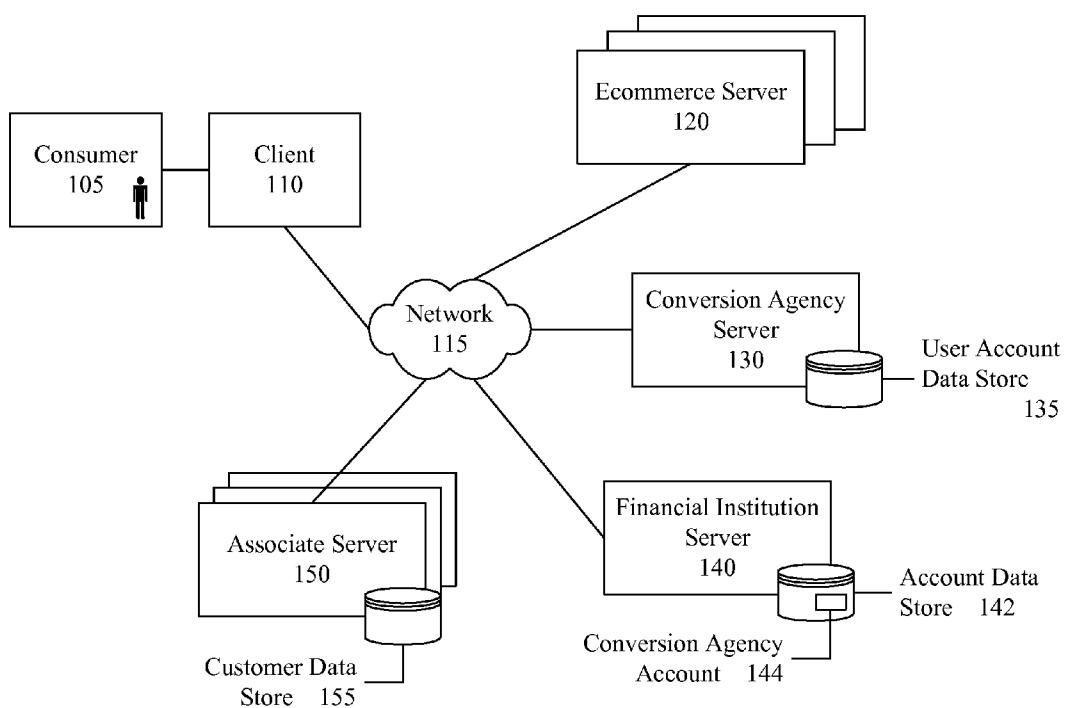
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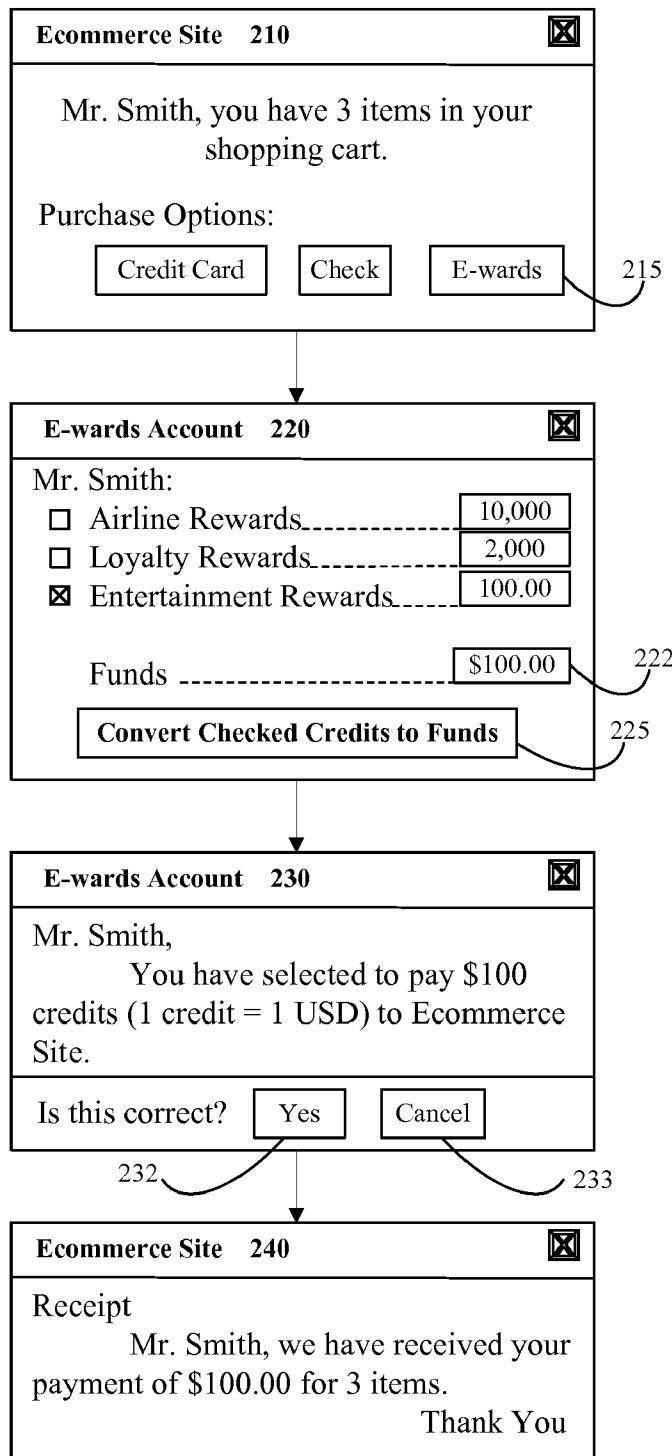
US 8,313,023 B1**100****FIG. 1**

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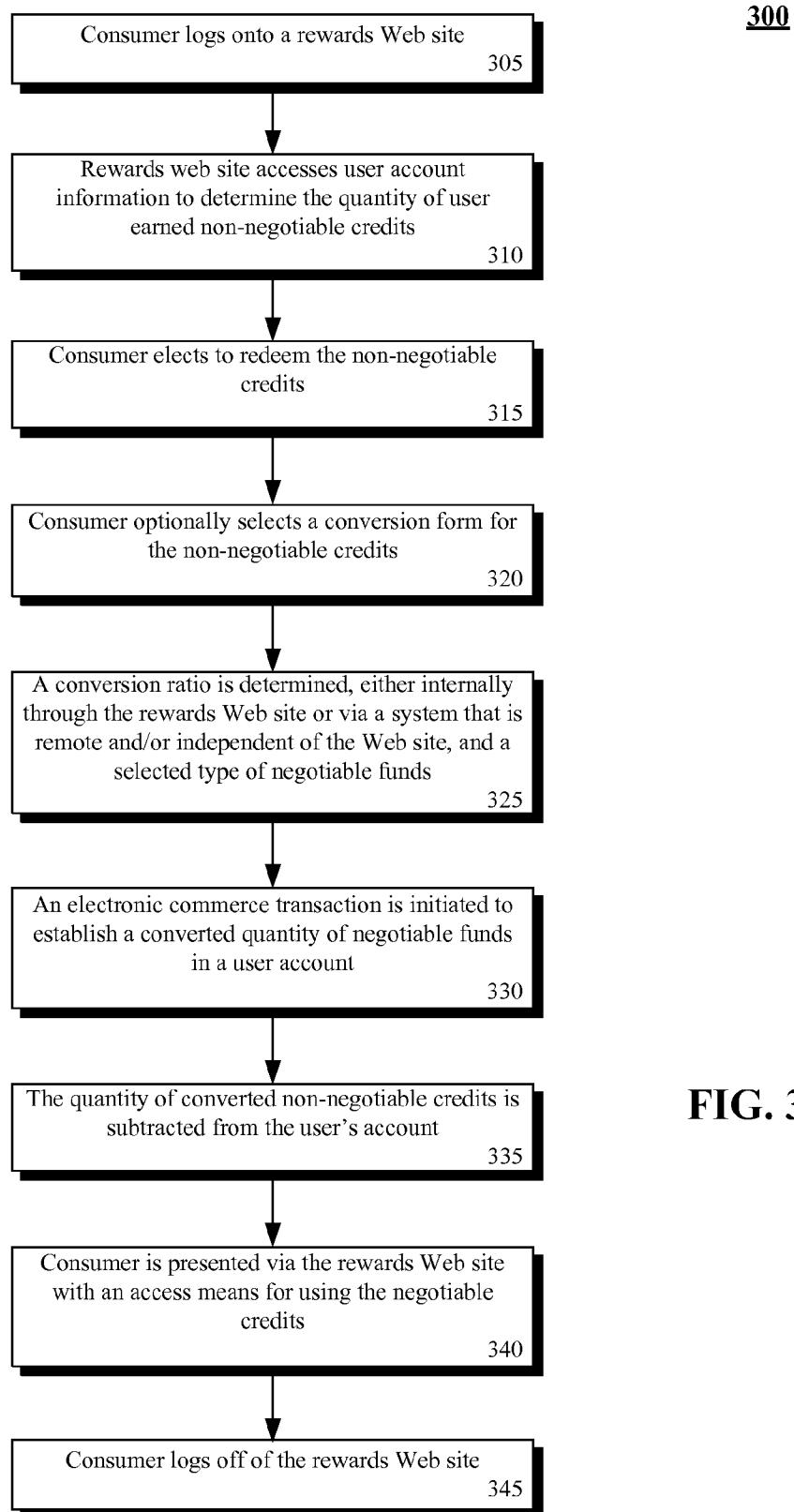
200**FIG. 2**

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**FIG. 3**

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**EXCHANGE OF NON-NEGOTIABLE
CREDITS OF AN ENTITY'S REWARDS
PROGRAM FOR ENTITY INDEPENDENT
FUNDS**

**CROSS-REFERENCE TO RELATED
APPLICATIONS**

This continuation application claims the benefit of U.S. patent application Ser. No. 11/420,255 filed 25 May 2006 entitled "Web Based Conversion of Non-Negotiable Credits Associated with an Entity to Entity Independent Negotiable Funds." The entire contents of U.S. application Ser. No. 11/420,255 are incorporated by reference herein.

BACKGROUND

The present disclosure relates to the field of exchanging non-negotiable credits for entity independent funds.

Entities often reward consumers for utilizing their services with non-negotiable credits, such as frequent flier miles, consumer loyalty points, and entertainment credits. These non-negotiable credits can be applied towards products and/or services provided by a granting entity or its affiliates. For example, consumers can apply frequent flyer credits towards the purchase of airline tickets or airline upgrades. In another example, a consumer can utilize purchase points from a credit card company to receive percentage discounts on goods provided by affiliates. In still another example, entertainment credits can be redeemed for prizes offered in a winnings storefront of an entertainment site.

Many problems are inherent to the current techniques for the redemption of entity provided credits. One such problem is the restriction on usage to goods and/or services of the entity. That is, a consumer may have no need for the products or services listed by the entity for which the non-negotiable credits can be redeemed. Further, additional restrictions and limitations can be placed upon the non-negotiable credits that lessen the usefulness of non-negotiable credits from the consumer's perspective. For instance, airlines often limit the choice of travel dates, known as black-out dates, to which frequent flyer credits can be applied.

Another problem encountered by consumers when redeeming non-negotiable credits is time. Once a consumer submits a request to redeem their non-negotiable credits, the consumer must wait for the entity to perform one or more actions required to fulfill their request. These steps often require days or weeks to complete. For instance, consumers participating in online entertainment sites often are required to wait a minimum of three days for their entertainment credits to be redeemed. Redemption delay can be particularly aggravating to e-commerce consumers, who by nature of an e-commerce marketplace expect rapid responses and immediate consumer gratification.

Time can also be a factor for redeeming credits having an associated expiration date. A consumer's non-negotiable credits may expire before a sufficient quantity is acquired for a desired purchase. Lesser purchases requiring fewer credits may not have a significant appeal for the consumer. Hence, credit expiration dates can further decrease the consumer value of non-negotiable credits.

Yet another problem with conventional implementation of non-negotiable credits is that consumers often belong to multiple credit-earning programs that provide the consumers with multiple incompatible forms of non-negotiable credit. Each of these multiple programs can span a single industry or can span multiple industries. For example, a consumer can

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acquire a moderate number of frequent flyer miles with multiple airlines, where each airline specific account contains insufficient credits to have any meaningful consumer value. Consumers can also have many different types of non-negotiable credits, such as multiple merchant specific credit, credit card credits, and frequent flier miles, each having different redemption values and program redemption rules. These different programs, values, and rules can understandably confuse and frustrate consumers, who due to their confusion, often elect to avoid participating in an entity sponsored credit program.

**BRIEF DESCRIPTION OF THE SEVERAL
VIEWS OF THE DRAWINGS**

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FIG. 1 is a schematic diagram of a Web based conversion of non-negotiable credits associated with an entity to entity independent funds system in accordance with an embodiment of the inventive arrangements disclosed herein.

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FIG. 2 is a schematic diagram of successive GUIs that illustrate the Web based conversion of non-negotiable credits associated with an entity to entity independent funds system in accordance with an embodiment of the inventive arrangements disclosed herein.

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FIG. 3 is a flow chart of a method for the Web based conversion of non-negotiable credits associated with an entity to entity independent funds system in accordance with an embodiment of the inventive arrangements disclosed herein.

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DETAILED DESCRIPTION

The present disclosure permits consumers to transform non-negotiable credits provided by an entity to negotiable funds in an approximately immediate fashion using the Web. More specifically, a conversion agency can function as an intermediary that converts entity provided credits into entity independent funds. The conversion agency can be an independent entity that is not directly affiliated with the credit providing entities.

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The conversion can occur automatically using a Web initiated action and can have approximately immediate results. Approximately immediate as used herein can signify that a transaction can occur within a single Web session with user acceptable delay tolerances, typically under half an hour and often under a few minutes. In one embodiment, credits can be automatically converted to funds as part of an e-commerce checkout. In another embodiment, credits can be converted into a user accessible account held with a financial institution.

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The present disclosure can be implemented in accordance with numerous aspects consistent with material presented herein. For example, one aspect of the present disclosure can include a method for converting credits to funds. The method can include a step of a Web site receiving user identification information. Non-negotiable credits can be identified that are

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associated with an entity with which the user has previously interacted. The previous interactions could have earned the non-negotiable credits. Responsive to a user request, a conversion agency can convert a quantity of the non-negotiable credits into a quantity of negotiable funds. The conversion agency can be an agency not directly associated with the entity. The user can be permitted to access the quantity of negotiable funds. The quantity of negotiable funds can be applied to user specified purchases. At least a portion of the purchases can involve at least one vendor that does not honor the non-negotiable credits.

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Another aspect of the present disclosure can include a software method for converting non-negotiable credits into

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negotiable funds. The method can receive a user request to convert a quantity of non-negotiable credits held in a user account associated with an entity. A conversion rate between the non-negotiable credits available to the user and a form of negotiable funds can be automatically determined. A quantity of non-negotiable credits can be automatically subtracted from the user account. A quantity of the negotiable funds based upon the determined conversion rate and quantity of subtracted funds can be automatically transferred to a financial account. The financial account can be an account that is not associated with the entity. The entire method can occur in an approximately immediate fashion.

Still another aspect of the present disclosure can include a Web-based credit to fund conversion system. The system can include a non-negotiable credit account, a negotiable funds account, and a conversion agency. The non-negotiable credit account can be associated with an entity. Non-negotiable credits contained within the non-negotiable credit account can be earned through previous interactions between a user and the entity. The negotiable funds account can include negotiable funds that the user is able to apply to user specified e-commerce purchases. One or more vendors involved in the e-commerce purchases can be vendors that do not honor the non-negotiable credits for the e-commerce purchases. The conversion agency can automatically and approximately immediately convert a quantity of credits from the non-negotiable credit account to a quantity of funds in the negotiable funds account responsive to a request from the user.

It should be noted that various aspects of the disclosure can be implemented as a program for controlling computing equipment to implement the functions described herein, or a program for enabling computing equipment to perform processes corresponding to the steps disclosed herein. This program may be provided by storing the program in a magnetic disk, an optical disk, a semiconductor memory, or any other recording medium. The program can also be provided as a digitally encoded signal conveyed via a carrier wave. The described program can be a single program or can be implemented as multiple subprograms, each of which interact within a single computing device or interact in a distributed fashion across a network space.

It should also be noted that the methods detailed herein can also be methods performed at least in part by a service agent and/or a machine manipulated by a service agent in response to a service request.

FIG. 1 is a schematic diagram of a Web based conversion of non-negotiable credits associated with an entity to entity independent funds system 100 in accordance with an embodiment of the inventive arrangements disclosed herein. System 100 includes consumer 105 and conversion agency server 130.

Consumer 105 interacts with conversion agency server 130 via client 110. Client 110 can be any of a variety of interfaces including, but not limited to, another human being, a personal computer, a kiosk, a graphical user interface (GUI), a Web page, a telephone, a personal data assistant (PDA), a mobile phone, and the like.

Client 110 can operate in a stand-alone fashion. Alternatively, client 110 can be a device that cooperatively participates in a network of distributed computing devices. Client 110 can also be another human being utilizing an alternate form of Client 110 to access conversion agency server 130 via network 115. Network 115 can facilitate data exchanges over wireless as well as line-based communication pathways and protocols.

Both consumer 105 and conversion agency server 130 can interact with associate server 150, e-commerce server 120,

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and financial institution server 140 via network 115. Conversion agency server 130 includes user account data store 135 in which consumer 105 is a member. Associate server 150 includes customer data store 155 in which consumer 105 is a member. Financial institution server 140 includes account data store 142. Account data store 142 includes conversion agency account 144 corresponding to conversion agency 130.

Consumer 105 earns non-negotiable credits from associate server 150. The quantity of these non-negotiable credits is saved in customer data store 155. The method in which consumer 105 earns credits can be any of a variety of activities including, but not limited to, making online purchases, making in-store purchases, playing online games, participating in online games of chance, participating in surveys, and the like. Consumer 105 uses conversion agency server 130 to convert the non-negotiable credits from associate server 150 into negotiable funds provided by e-commerce server 120 or financial institution 140. In one embodiment, conversion agency 130 can include multiple reward accounts of consumer 105.

For example, consumer 105 earns five hundred credits from participating in an online game of chance hosted by associate server 150. Consumer 105 can choose to use conversion agency 130 to convert any or all of these credits to a monetary equivalent. Conversion agency 130 withdraws the necessary amount from conversion agency account 144 contained within the account data store 142 of financial institution 140 and transfers it to an account specified by consumer 105. In another example, consumer 105 uses conversion agency 130 to complete a purchase at e-commerce server 120. Again, conversion agency 130 withdraws the necessary amount from conversion agency account 144 contained within the account data store 142 of financial institution 140 and transfers it to the account of e-commerce server 120.

E-commerce server 120 can be any Web site that supports online purchases of goods or services. In one embodiment, e-commerce server 120 can include a distinct payment option for conversion agency 130. This distinct payment option could process the conversion of credits through their Web site. Alternatively, the distinct payment option could launch an application to process the conversion of credit that is separate from their Web site. In another embodiment, associate server 150 can act as e-commerce server 120.

Financial institution server 140 can be any of a variety of entities including, but not limited to, a bank, a credit card company, an investment firm, and the like. In one embodiment, financial institution server 140 can reside in the same country as consumer 105 and/or associate server 150. In another embodiment, financial institution server 140 can reside in a country other than that of consumer 105 and/or associate server 150.

FIG. 2 is a schematic diagram of successive GUIs that illustrate the Web based conversion of non-negotiable credits associated with an entity to entity independent funds system 200 in accordance with an embodiment of the inventive arrangements disclosed herein.

GUI 210 can be a checkout window from any e-commerce site. GUI 210 includes payment button 215. Payment button 215 can represent a payment option that includes the conversion of non-negotiable credits to purchase the items in the shopping cart. Selection of payment button 215 by a user can produce GUI 220.

GUI 220 can be a display window from a conversion agency. GUI 220 includes display box 222 and button 225. GUI 220 can be rendered by any of a variety of means including, but not limited to, a Web browser, a JAVA applet, a PERL script, and the like. In one embodiment, GUI 220 can be

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contained within the e-commerce site. GUI 220 can display the balance of non-negotiable credits from one or more reward programs. GUI 220 contains a means by which the user selects the type of non-negotiable credits to convert including, but not limited to, a set of radio buttons, a set of checkboxes, a highlighting mechanism, and the like. Display box 222 can display the monetary value of the selected non-negotiable credits. The value displayed in display box 222 can be based on preset conversion factors. Button 225 can represent the initiation of the process by which the selected non-negotiable credits are converted to negotiable funds. Selection of button 225 by a user can produce GUI 230.

GUI 230 can be a display window from a conversion agency. GUI 230 includes yes button 232 and cancel button 233. GUI 230 can be rendered by any of a variety of means including, but not limited to, a Web browser, a JAVA applet, a PERL script, and the like. In one embodiment, GUI 230 can be contained within the e-commerce site. GUI 230 can display a summary message of the transaction initiated by GUI 220. GUI 230 can include a means to continue the transaction, yes button 232, and a means to cancel the transaction, cancel button 233. Selection of cancel button 233 by a user cancels the transaction and can return the user to GUI 220. Selection of yes button 232 by a user completes the transaction initiated in GUI 220 and can produce GUI 240.

GUI 240 can be a display window from the same said e-commerce site. GUI 240 can contain a message acknowledging the successful conversion of the user's non-negotiable credits into negotiable funds for the purchase of the items in the shopping cart.

FIG. 3 is a flow chart of a method 300 for the Web based conversion of non-negotiable credits associated with an entity to entity independent funds system in accordance with an embodiment of the inventive arrangements disclosed herein.

Method 300 can begin in step 305, where a consumer logs onto a rewards Web site. In step 310, the rewards Web site utilizes the user information provided in step 305 to access the consumer's account information and display the amount of non-negotiable credits in the consumer's account. The consumer elects to redeem some quantity of non-negotiable credits in step 315. If supported by the rewards Web site, step 320 can occur in which the consumer can select the form of negotiable funds to convert the non-negotiable credits. In step 325, a ratio is determined for the conversion of the non-negotiable credits to the selected type of negotiable funds. This ratio can be determined by any of a variety of means including, but not limited to, an algorithm internal to the rewards Web site, an algorithm contained in a system that is remote and/or independent of the rewards Web site, and the like. An electronic commerce transaction is initiated in step 330 to establish the converted amount of negotiable funds in a user account. The quantity of converted non-negotiable credits is subtracted from the user's account in step 335. In step 340, the rewards Web site presents the consumer with an access means for the negotiable funds. Lastly, the consumer terminates the session by logging off the rewards Web site in step 345.

The present disclosure may be realized in hardware, software, or a combination of hardware and software. The present disclosure may be realized in a centralized fashion in one computer system or in a distributed fashion where different elements are spread across several interconnected computer systems. Any kind of computer system or other apparatus adapted for carrying out the methods described herein is suited. A typical combination of hardware and software may be a general purpose computer system with a computer pro-

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gram that, when being loaded and executed, controls the computer system such that it carries out the methods described herein.

The present disclosure also may be embedded in a computer program product, which comprises all the features enabling the implementation of the methods described herein, and which when loaded in a computer system is able to carry out these methods. Computer program in the present context means any expression, in any language, code or notation, of a set of instructions intended to cause a system having an information processing capability to perform a particular function either directly or after either or both of the following: a) conversion to another language, code or notation; b) reproduction in a different material form.

This disclosure may be embodied in other forms without departing from the spirit or essential attributes thereof. Accordingly, reference should be made to the following claims, rather than to the foregoing specification, as indicating the scope of the disclosure.

What is claimed is:

1. A method comprising:

at least one of one or more computers identifying non-negotiable credits earned as part of a rewards program of an entity that provides a payment artifact, the non-negotiable credits being accrued or earned by charging amounts to an account linked to the payment artifact, the amounts charged being for goods or services purchased using the payment artifact, wherein the reward program credits are stored as digitally encoded information in at least one storage device, wherein the goods or services purchased are purchased from at least one different entity than the entity;

at least one of one or more computers receiving a request to transfer or convert a quantity of the non-negotiable credits to entity independent funds of a commerce partner, the commerce partner being a company that is not the entity; and

responsive to the request to transfer or convert the quantity of non-negotiable funds, at least one of one or more computers transferring or converting at least a subset of the non-negotiable credits into entity independent funds that the commerce partner accepts for goods or services that the commerce partner provides, wherein in absence of the non-negotiable credits being converted or transferred into the entity independent funds the commerce partner does not accept the non-negotiable credits for the goods or services that the commerce partner provides.

2. The method of claim 1, wherein the converting or transferring of the subset of the non-negotiable credits into entity independent funds permits access to the entity independent funds thereby enabling purchases of the goods or services that the commerce partner provides.

3. The method of claim 1, wherein charging amounts to the account linked to the payment artifact occurs as part of a set of previous interactions involving a member participating in the rewards program and the entity that provides the payment artifact.

4. The method of claim 1, wherein the one or more computers are computers for serving content of a Web site, wherein the Web site is used for converting or transferring the quantity of non-negotiable funds into the entity independent funds.

5. The method of claim 1, wherein a point of sale device is a device from which the request to transfer the quantity of the non-negotiable credits originates.

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6. The method of claim 1, further comprising:
responsive to the transferring or converting of the subset of
non-negotiable credits, at least one of the one or more
computers subtracting the subset of non-negotiable
credits from a total number of available non-negotiable
credits earned through the rewards program.

7. The method of claim 1, further comprising:
at least one of the one or more computers identifying a ratio
for transferring or converting the non-negotiable credits
into entity independent funds; and

at least one of the one or more computers transferring or
converting the subset of the non-negotiable credits into
entity independent funds in accordance with the identi-
fied ratio.

8. The method of claim 1, wherein the payment artifact is a
credit card, and wherein the non-negotiable credits are reward
program points for the rewards program associated with the
credit card.

9. The method of claim 1, wherein per terms of the rewards
program, the non-negotiable credits have no cash or monetary
value, wherein the non-negotiable credits are accrued in pro-
portion to the amount charged to the account.

10. The method of claim 1, wherein the non-negotiable
credits have a restriction on use related to an expiration date,
whereby the non-negotiable credits either have an expiration
date, have an expiration date triggered by a previously defined
condition related to a status of the account linked to the
payment artifact, or the entity has expressly reserved a right of
imposing an expiration date on already accrued non-nego-
tiable credits.

11. The method of claim 1, wherein a single one of the one
or more computers performs the identifying of the non-nego-
tiable credits, the receiving of the request, and the converting
or transferring of the non-negotiable credits to entity-inde-
pendent funds.

12. The method of claim 1, wherein a plurality of the one or
more computers performs the identifying of the non-nego-
tiable credits, the receiving of the request, and the converting
or transferring of the non-negotiable credits to entity-inde-
pendent funds.

13. The method of claim 1, wherein each of the one or more
computers comprises computing equipment having at least
one processor executing program instructions that are digi-
tally encoded in at least one storage device.

14. The method of claim 1, wherein the entity charges
members participating in the rewards program a fee for con-
verting or transferring the non-negotiable credits into entity-
independent funds.

15. The method of claim 1, wherein the entity-independent
funds are loyalty points of a program of a company or orga-
nization that is not the entity.

16. A method comprising:
at least one of one or more computers establishing a
rewards program for credit cards, the credit cards being
referred to herein as payment artifacts, wherein each of
the payment artifacts are provided by an entity to one or
more card holders, wherein card holders participating in
the rewards program are referred to herein as members;
at least one of one or more computers accruing non-nego-
tiable credits, referred to as membership reward points,
in response to one of the payment artifacts being used for
purchases of goods or services with vendors accepting
the payment artifact, wherein a quantity of non-nego-
tiable credits accrued is directly proportional to amounts
spent for the purchases using the payment artifact,
wherein the non-negotiable credits have restrictions on
use, wherein the restrictions on use prevent the non-

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negotiable credits from being directly applied for a pur-
chase of at least one goods or services of a commerce
partner, wherein the commerce partner is an indepen-
dent entity from the entity; and

at least one of one or more computers subtracting a quantity
of the non-negotiable credits in response to the purchase
of the goods or services, the purchase costing a quantity
of entity independent funds, the entity independent
funds resulting from a conversion of the subtracted
quantity of non-negotiable credits into the entity inde-
pendent funds in accordance with a credit to fund con-
version ratio, wherein the entity provides compensation
for the subtracted quantity of the non-negotiable credits,
wherein the commerce partner receives at least a portion
of the compensation.

17. The method of claim 16, wherein the compensation is
in negotiable funds.

18. The method of claim 16, wherein a conversion agency
converts the non-negotiable credits into the entity inde-
pendent funds.

19. The method of claim 18, where the conversion agency
is not the entity.

20. The method of claim 16, wherein each of the one or
more computers comprises computing equipment having at
least one processor executing program instructions that are
digitally encoded in at least one storage device.

21. The method of claim 16, wherein a single one of the one
or more computers performs the accruing and subtracting of
the non-negotiable credits.

22. The method of claim 16, wherein the entity charges
members participating in the rewards program a fee for con-
verting or transferring the non-negotiable credits into entity
independent funds.

23. The method of claim 16, wherein the entity-inde-
pendent funds are loyalty points of a program of the commerce
partner.

24. The method of claim 16, wherein the entity-inde-
pendent funds are negotiable funds.

25. The method of claim 16, wherein per terms of the
40 rewards program, the non-negotiable credits have no cash or
monetary value, and wherein the non-negotiable credits have
at least one restriction on use related to an expiration date,
whereby the non-negotiable credits either have an expiration
date, have an expiration date triggered by a previously defined
condition related to a status of the account linked to the
payment artifact, or the entity has expressly reserved a right of
imposing an expiration date on already accrued non-nego-
tiable credits.

26. The method of claim 16, wherein the entity provides the
non-negotiable credits to incentive the card holders to utilize
the payment artifacts for the purchase with vendors, wherein
the entity charges the vendors that accept the payment artifact
in accordance with a vendor charged ratio of the amounts
spent.

27. A method comprising:
at least one of one or more computers establishing an
account for non-negotiable credits provided by an entity
to one or more users, wherein the established account is
a rewards program account, wherein the non-negotiable
credits are reward program points, wherein the entity
provides credit cards to the one or more users, wherein
usage of the credit cards earns the reward program
points;

at least one of one or more computers detecting interac-
tions in which one of the credit cards is utilized for one
or more purchases, each of the interactions earning a
quantity of non-negotiable credits, wherein the quantity

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of non-negotiable credits from the interactions are added to the account, wherein in absence of a conversion operation that converts the non-negotiable credits to entity independent funds, the at least one commerce partner does not accept the non-negotiable credits for a sale of goods or services provided by the commerce partner; and

at least one of one or more computers subtracting a quantity of the non-negotiable credits from the account, the subtracted quantity of non-negotiable credits corresponding to a quantity of entity independent funds in accordance with a conversion rate established for the conversion operation that converts the non-negotiable credits to the entity independent funds, wherein the quantity of entity independent funds resulting from the conversion operation are able to be exchanged with the commerce partner for goods or services provided by the commerce partner.

28. The method of claim 27, wherein the entity-independent funds are negotiable funds.

29. The method of claim 27, wherein the entity-independent funds are loyalty points of a program of the commerce partner.

30. A computer program product comprising:

one or more non-transitory computer-readable medium; program instructions, stored on at least one of the one or more non-transitory computer-readable mediums, to establish a rewards program for credit cards, the credit cards being referred to herein as payment artifacts, wherein each of the payment artifacts are provided by an entity to one or more card holders, wherein card holders participating in the rewards program are referred to herein as members;

program instructions, stored on at least one of the one or more non-transitory computer-readable mediums, to accrue non-negotiable credits, referred to as membership reward points, in response to one of the payment artifacts being used for purchases of goods or services with vendors accepting the payment artifact, wherein a quantity of non-negotiable credits accrued is directly proportional to amounts spent for the purchases using the payment artifact, wherein the non-negotiable credits have restrictions on use, wherein the restrictions on use prevent the non-negotiable credits from being directly applied for a purchase of at least one goods or services of a commerce partner, wherein the commerce partner is an independent entity from the entity; and

program instructions, stored on at least one of the one or more non-transitory computer-readable mediums, to subtract a quantity of the non-negotiable credits in response to the purchase of the goods or services, the purchase costing a quantity of entity independent funds, the entity independent funds resulting from a conversion of the subtracted quantity of non-negotiable credits into the entity independent funds in accordance with a credit to fund conversion ratio, wherein the entity provides compensation for the subtracted quantity of the non-negotiable credits, wherein the commerce partner receives at least a portion of the compensation.

31. A method comprising:

a commerce partner agreeing to accept transfers or conversions of quantities of non-negotiable credits to entity independent funds in accordance with a credits-to-funds ratio, wherein the non-negotiable credits have been earned as part of a rewards program of an entity, wherein the commerce partner accepts the entity independent funds for goods or services that the commerce partner provides, wherein in absence of the non-negotiable cred-

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its being converted or transferred into the entity independent funds the commerce partner does not accept the non-negotiable credits for the goods or services that the commerce partner provides, wherein the entity-independent funds are loyalty points of a loyalty program of the commerce partner;

at least one of one or more computers detecting a communication over a network to grant a consumer a quantity of the entity independent funds, wherein the quantity of entity independent funds results from a conversion or transfer of at least a subset of the non-negotiable credits into the quantity of entity independent funds in accordance with the credit-to-funds ratio, wherein the subset of the non-negotiable credits are expended as part of the conversion or transfer, and wherein the commerce partner is compensated for providing the entity independent funds to the consumer;

responsive to the communication, at least one of one or more computers granting the consumer the quantity of the entity independent funds; and

the at least one of the one or more computers accepting at least a portion of the quantity of entity independent funds in exchange for the goods or services that the commerce partner provides, wherein the one or more computers do not accept the non-negotiable credits of the entity's rewards program for the goods or services in absence of the conversion or transfer.

32. The method of claim 31, wherein the granting of the quantity of entity independent funds comprises:

at least one of the one or more computers accessing a loyalty program account for the loyalty program that the commerce partner maintains for the consumer; and

at least one of the one or more computers adding the quantity of entity independent funds, referred to as loyalty points, to an existing quantity of loyalty points for the consumer, wherein records for the loyalty program account are maintained by the one or more computers within one or more non-transitory storage mediums.

33. The method of claim 32, further comprising:

at least one of the one or more computers completing a sale of the goods or services, where the consumer expends at least the portion of the quantity of entity independent funds in exchange for the goods or services that the commerce partner provides.

34. The method of claim 31, further comprising:

at least one of the one or more computers transferring or converting the subset of the non-negotiable credits into the quantity of entity independent funds in accordance with the credit-to-funds ratio.

35. The method of claim 31, wherein the entity, the commerce partner, or both charges members participating in the rewards program or the loyalty program a fee for converting or transferring the subset of non-negotiable credits into the quantity of entity-independent funds.

36. The method of claim 31, wherein a single one of the one or more computers detects the communication, grants the consumer the quantity of entity independent funds, and accepts the portion of the quantity of entity independent funds.

37. The method of claim 31, wherein a plurality of different ones of the one or more computers detects the communication, grants the consumer the quantity of entity independent funds, and accepts the portion of the quantity of entity independent funds.

38. The method of claim 31, wherein the one or more computers are owned by or operated for the commerce partner.

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39. A computer program product comprising:
 one or more non-transitory computer-readable mediums;
 program instructions, stored on at least one of the one or
 more non-transitory computer-readable mediums, to
 detect a communication over a network to grant a con-
 sumer a quantity of entity independent funds, wherein
 the quantity of entity independent funds results from a
 conversion or transfer of at least a subset of non-nego-
 tiable credits into the quantity of entity independent
 funds in accordance with a credit-to-funds ratio,
 wherein the subset of the non-negotiable credits are
 expended as part of the conversion or transfer, and
 wherein the commerce partner is compensated for pro-
 viding the entity independent funds to the consumer,
 wherein the commerce partner agrees to accept transfers
 or conversions of quantities of the non-negotiable cred-
 its to entity independent funds in accordance with the
 credits-to-funds ratio, wherein the non-negotiable cred-
 its have been earned as part of a rewards program of the
 entity, wherein the commerce partner accepts the entity
 independent funds for goods or services that the com-
 mercial partner provides, wherein in absence of the non-
 negotiable credits being converted or transferred into the
 entity independent funds the commerce partner does not
 accept the non-negotiable credits for the goods or ser-
 vices that the commerce partner provides, wherein the
 entity-independent funds are loyalty points of a loyalty
 program of the commerce partner;

one or more non-transitory computer-readable mediums;
 program instructions, stored on at least one of the one or
 more non-transitory computer-readable mediums, to,
 responsive to the communication, grant the consumer
 the quantity of the entity independent funds; and
 program instructions, stored on at least one of the one or
 more non-transitory computer-readable mediums, to
 accept at least a portion of the quantity of entity inde-
 pendent funds in exchange for the goods or services that
 the commerce partner provides, wherein, per the pro-
 gram instructions, the non-negotiable credits are not
 accepted for the goods or services in absence of the
 conversion or transfer.

40. The computer program product of claim **39**, wherein
 the program instructions to grant of the quantity of entity
 independent funds comprise:

program instructions, stored on at least one of the one or
 more non-transitory computer-readable mediums, to
 access a loyalty program account for the loyalty pro-
 gram that the commerce partner maintains for the con-
 sumer; and

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program instructions, stored on at least one of the one or
 more non-transitory computer-readable mediums, to
 add the quantity of entity independent funds, referred to
 as loyalty points, to an existing quantity of loyalty points
 for the consumer, wherein records for the loyalty pro-
 gram account are maintained by the one or more com-
 puters within one or more non-transitory storage medi-
 ums.

41. The computer program product of claim **39**, further
 comprising:

program instructions, stored on at least one of the one or
 more non-transitory computer-readable mediums, to
 complete a sale of the goods or services, where the
 consumer expends at least the portion of the quantity of
 entity independent funds in exchange for the goods or
 services that the commerce partner provides.

42. The computer program product of claim **39**, further
 comprising:

program instructions, stored on at least one of the one or
 more non-transitory computer-readable mediums, to
 transfer or convert the subset of the non-negotiable cred-
 its into the quantity of entity independent funds in accor-
 dance with the credit-to-funds ratio.

43. The computer program product of claim **39**, wherein
 the entity, the commerce partner, or both charges members
 participating in the rewards program or the loyalty program a
 fee for converting or transferring the subset of non-negotiable
 credits into the quantity of entity-independent funds.

44. The computer program product of claim **39**, wherein a
 single computer executes the program instructions to detect
 the communication, the program instructions to grant the consumer the
 quantity of entity independent funds, and the program
 instructions to accept the portion of the quantity of entity
 independent funds.

45. The computer program product of claim **39**, wherein a
 plurality of different computers communicating with each
 other execute the program instructions to detect the commu-
 nication, the program instructions to grant the consumer the
 quantity of entity independent funds, and the program
 instructions to accept the portion of the quantity of entity
 independent funds.

46. The computer program product of claim **39**, wherein
 the one or more computers upon which the program instruc-
 tions are loaded and executed are owned by or operated for the
 commerce partner.

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